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09/820,805

03/30/2001

Bill Kitchen

23952-0035

6581

72386

7590

05/29/2008

SUTHERLAND II

SUTHERLAND, ASBILL & BRENNAN, LLC

999 PEACHTREE STREET

ATLANTA, GA 30309

EXAMINER

HAMILTON, LALITA M

ART UNIT

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DELIVERY MODE

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.



### DETAILED ACTION

On November 28, 2007, an Office Action was sent to the Applicant rejecting claims 34-39, 41, 43, 43-51, 53, and 58-72. On February 28, the Applicant responded by amending claims 34, 36-37, 39, 41, 44, 46-47, 49, 51, 60-62, 66, 68, and 70 and canceling claims.

### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 34,36,37,39,41,44,46,47,49,51,60-63,66-68,70 and 73-86 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bucci (5,655,089) in view of Lamm (6,078,907).

Bucci discloses the invention substantially as claimed, including normalizing the billing information and generating bill detail information from the normalized bill information (col.2, line 35 to col.3, line 37, 55-65). Bucci discloses that the invention

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may be transmitted electronically, but Bucci does not specifically disclose the detail of electronic transmission. Lamm teaches a method and corresponding system for electronically presenting and paying bills via a network and on behalf of a customer (col.4, lines 8-60). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Lamm within Bucci for the motivation of allowing a user to electronically receive the bill summary information over a network.

### ***Response to Arguments***

Applicant's arguments with respect to claims ,36,37,39,41,44,46,47,49,51,60-63,66-68,70 and 73-86 have been considered but are moot in view of the new ground(s) of rejection.

### ***Conclusion***

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

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the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (6:30-2:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kalinowski Alexander can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Lalita M Hamilton/  
Primary Examiner, Art Unit 3691